



CONNECTICUT ASSOCIATION OF  
**REALTORS®** INC.

Statement on

**H. B. 6600: AAC THE ESTABLISHMENT OF THE SUSTINET PLAN**

**... SUPPORT**

Submitted to the Public Health Committee, Insurance and Real Estate Committee  
and Human Services Committee

March 2, 2009

by

**Linda St. Peter**

**President of Connecticut Association of REALTORS®**

Good day, my name is Linda St. Peter, and I'm the president of the Connecticut Association of REALTORS®. We have approximately 18,000 members in the state, the vast majority of whom are self-employed, independent contractors.

Quite simply, we support enactment of House Bill 6600 and its Sustinet health care plan. We do so because too many Realtors and members of the public are shut out of the rating structure currently benefitting large employers and unions. As a result, many must resort to being underwritten and rated as individuals -- a very costly proposition. Many have to settle for inadequate coverage (high deductibles/restrictions due to pre-existing conditions) or depend on others for coverage. Worse still, thirteen per cent of our members have no health insurance at all with others struggling to maintain coverage due to high cost and/or underwriting criteria!

We could not agree more with the principles guiding the Sustinet Plan: 1) Health care coverage should be universal; health care coverage should be continuous; 3) health care coverage should be affordable to individuals and families; the health insurance strategy should be affordable and sustainable for society; and 5) health care coverage should enhance health and well-being by promoting access to high quality care that is effective, efficient, safe, timely, patient centered and equitable.

The plan provides choices for Connecticut Citizens and creates competition within the insurance industry.

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Allow me to make five quick points why we, as a major business group, favor Sustinet:

1) For years our Association has advocated for experimentation and innovation in the search for affordable, accessible individual and small business health insurance. We supported federal proposals to let self-employed people band together through national or statewide purchasing pools. Last year we backed legislation opening up the State employees plan to small employers. The proposed Sustinet plan is the most innovative and comprehensive effort to date and should be adopted in Connecticut. The public, small businesses and especially our members are eager for ACTION.

2) Realtor leadership, representing our members, agrees that private employer sponsored insurance plays—and must continue to play – a vital role in providing healthcare insurance to employees.

Families and businesses satisfied with their existing private insurance plans can keep them under this proposal. Still, since there remain huge holes in coverage that need filling, companies already in the market should not fear the competition and the choices given to the citizens of Connecticut under the Sustinet plan. It is NOT a "single payer" proposal.

3) High health care costs put Connecticut businesses at a competitive disadvantage. Let's not wait for others, including the federal government, to act. Passing this legislation now is an economic imperative! Such innovation places Connecticut at the forefront of addressing not only the health insurance problems but affords the opportunity of improving healthcare delivery to citizens of Connecticut. Such a plan will provide an example to address the issues on a federal level.

4) Critics who claim that this new, self-insured risk pool will create a "huge bureaucracy" fail to point out that Sustinet will be a public-private partnership. The governance board will have experts on health economics, health care delivery, Medicaid and HUSKY, along with representatives from the Hospital Association, State Medical Society, Nurses Association, private employers and unions. Additional State Officials will be ex-officio members. The Sustinet Authority will be accountable for outcomes to the Governor, the General Assembly and most importantly the citizens of Connecticut.

5) Critics who say Sustinet is too costly fail to acknowledge that by doing nothing, total health care spending in Connecticut is expected to rise to \$26.5 billion in 2016. Sustinet will not only control cost, it will correct "flaws" in the current system, including cost shifts.

Thank you for allowing me to testify before this joint hearing of your three committees. I would be happy to answer any questions.



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